



**Auto lease-now 2023-2 AG**

**Monthly Investor Report**

**\*Disclaimer:**

*This document contains information that is confidential and is the property of Amicorp Switzerland AG. It may not be copied, published or used, in whole or in part, for any purpose other than as expressly authorised by Amicorp Group.*



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024

Previous period : 01/12/2023 to 31/12/2023

### Table of contents

	Page
Transaction Parties & Counterparty Credit Ratings	3
Notes Information Report	4
Replenishment Criteria & Performance Triggers	5
Total Available Distribution Amount - Interest	6
Pre-Enforcement Priority Of Payments	7
Pool Information	8
Delinquencies	9
Stratification Tables	10-22
Contact Information	23



### Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024

Previous period : 01/12/2023 to 31/12/2023

#### Parties & Counterparty credit ratings

Parties	
Role	Details
Transaction name:	<i>Auto lease-now 2023-2 AG</i>
Issuer:	<i>Auto lease-now 2023-2 AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Originator:	<i>BANK-now AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Servicer:	<i>BANK-now AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Cash Manager:	<i>Amicorp Switzerland AG</i>
	<i>Mühlebachstrasse 54</i>
	<i>8008</i>
	<i>Zurich</i>
	<i>Switzerland</i>

#### Counterparties credit ratings

Role	Party	DBRS				Fitch			
		Short term trigger	Long term trigger	Short term actual	Long term actual	Short term trigger	Long term trigger	Short term actual	Long term actual
Account bank	Credit Suisse (Schweiz) AG	Private	Private	Private	Private	F1	A	F1	A



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
 Previous period : 01/12/2023 to 31/12/2023

### Notes information report

#### Key information

Class A notes	Details
Closing Date	22/09/2023
Optional Redemption Date	22/02/2027
Final Maturity Date	22/02/2033
Determination Period	01/01/2024 - 31/01/2024
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/02/2024
Monthly Payment Date	22/02/2024
Interest Payment Date	22/02/2024
Next Interest Payment Date	22/02/2024
Interest Calculation Period	22/09/2023 - 22/02/2024
Last day of the Determination Period	31/01/2024

#### General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
	<i>CHF</i>	<i>CHF</i>	<i>CHF</i>
Outstanding Class A Notes	135,000,000.00	135,000,000.00	135,000,000.00
Outstanding Subordinated Loan	37,764,309.96	37,764,309.96	37,764,309.96
Note Interest Account	-	1,278,990.00	-
Cash Reserve Account	2,362,700.34	2,362,700.34	2,362,700.34
Cash Reserve Required Amount	2,362,700.34	2,362,700.34	2,362,700.34
Replenishment Ledger	-	22,761.10	15,881.89
Subordinated Loan Ledger	370,595.00	56,654.18	102,986.23
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	289,843.95	312,373.95

#### Additional Notes Information

Class A Notes	Details
ISIN	CH1276313306
Optional Redemption Date	22/02/2027
Final Maturity Date	22/02/2033
Original Ratings [ DBRS/Fitch ]	"AAAsf" / "AAA (sf)"
Current Ratings [ DBRS/Fitch ]	"AAAsf" / "AAA (sf)"
Currency	CHF
Base for Calculation of Interest	30/360, adjusted
Interest Rate of the Notes	2.8422%
Interest Rate Step-up	0.20%



**Auto lease-now 2023-2 AG**

Current period : 01/01/2024 to 31/01/2024

Previous period : 01/12/2023 to 31/12/2023

**Replenishment Criteria**

Replenishment Criteria		Threshold value	Current value	Outcome
a)	the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreement does not exceed 50.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	50%	45.57%	PASS
b)	the Outstanding Balance of Purchased Lease Assets relating to Lease Agreements entered into with Commercial Customers does not exceed 30.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	30%	26.73%	PASS
c)	the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreements entered into with Commercial Customers does not exceed 12.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	12%	9.62%	PASS
d)	the weighted-average yield of all Purchased Lease Assets would not be less than 4.00 per cent.;	4.00%	4.48%	PASS
e)	the portion of the Outstanding Balance of all Purchased Lease Assets that relates to the Dealer Repurchase Price does not exceed 55.00 per cent.;	55%	47.51%	PASS
f)	the Outstanding Balance of Purchased Lease Assets that relate to Lease Agreements entered into with the largest Lessee does not exceed 0.20 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	0.20%	0.14%	PASS
g)	the Outstanding Balance of Purchased Lease Assets that relate to Lease Agreements entered into with the 20 largest Lessees does not exceed 2.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	2%	1.83%	PASS
h)	the aggregate Dealer Repurchase Prices under Purchased Dealer Agreements entered into with the largest single Dealer does not exceed 6.00 per cent. of the aggregate Dealer Repurchase Prices under all Purchased Dealer Agreements; and	6%	5.11%	PASS
i)	the Outstanding Balance of Purchased Lease Assets relating to Lease Agreements entered into in relation to one single brand does not exceed 40.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets.	40%	34.57%	PASS

Performance triggers		Maximum value	Current value	Outcome
(a)	the Cumulative Gross Loss Ratio exceeds:			
	(i) 1.20 per cent. for any Purchase Date falling on or before the Purchase Date falling twelve (12) months after the Initial Purchase Date;	1.20%	0.1%	PASS
	(ii) 2.20 per cent. for any Purchase Date falling on or before the end of the Revolving Period but no less than twenty-four (24) months after the Initial Purchase Date;	2.20%	0.0%	PASS
	(ii) 3.00 per cent. for any Purchase Date falling on or before the Purchase Date falling forty-one (41) months after the Initial Purchase Date but before the end of the Revolving Period;	3%	0.0%	PASS
(b)	on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.1%	PASS
(c)	on two (2) consecutive Purchase Dates, the amount standing to the credit of the Replenishment Ledger, following the satisfaction of the payments, transfers and provisions to be made on such Payment Date, exceeds 10.00 per cent. of the aggregate Outstanding Balance of the Purchased Lease Assets.	10%	0.0%	PASS



**Auto lease-now 2023-2 AG**

Current period : 01/01/2024 to 31/01/2024  
 Previous period : 01/12/2023 to 31/12/2023

**Interest - Available Distribution Amount**

	<b>Amount</b>
subject to (b) below, for each Monthly Payment Date, the sum (without duplication) of the following amounts (calculated by the Cash Manager pursuant to the Cash Management Agreement, which shall, in the absence of manifest error be binding on Noteholders pursuant to Condition 11 (Principal Paying Agent and Cash Manager; Determinations Binding)) as of the immediately preceding Calculation Date, which shall be applied by the Issuer or the Cash Manager according to the applicable Priority of Payments on such Monthly Payment Date:	
(i) <i>if such Monthly Payment Date is an Interest Payment Date, any amounts standing to the credit of the Note Interest Account;</i>	1,278,990.00
(ii) <i>Any amounts standing to the credit of the Subordinated Loan ledger;</i>	56,654.18
(iii) <i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	4,925,116.28
(vi) <i>any amounts standing to the credit of the Payment Account;</i>	-
(v) <i>any VAT Recovery received during the immediately preceding Determination Period and standing on the credit of the Collection Account on such Payment Date;</i>	-
(vi) <i>any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date;</i>	-
(vii) <i>if such Monthly Payment Date is the first Payment Date falling on the final day of, or following the end of, the Revolving Period, any amount standing to the credit of the Replenishment Ledger on such Payment Date;</i>	-
(viii) <i>any amounts standing to the credit of the Cash Reserve Account; or</i>	2,362,700.34
<b>Total Available Distribution Amount</b>	<b>8,623,460.80</b>
b) on the Optional Redemption Date (provided that the Issuer has elected to exercise its option to redeem the Notes in full pursuant to Condition [●] ((Optional early redemption on the Optional Redemption Date))), the Early Redemption Date, the Tax Event Redemption Date, the Final Maturity Date or following the occurrence of an Enforcement Event, all amounts standing to the credit of the Collection Account, other than:	
(i) <i>the amount necessary (if any) to cause the balance standing to the credit of the Deposit Ledger to equal the Deposit Required Amount, and]</i>	-
(ii) <i>any amount standing to the credit of the VAT Ledger.</i>	-
<b>Total Available Distribution Amount</b>	<b>8,623,460.80</b>



**Auto lease-now 2023-2 AG**

Current period : 01/01/2024 to 31/01/2024  
 Previous period : 01/12/2023 to 31/12/2023

Pre-Enforcement - Priority of Payments		
Available Distribution Amount:		8,623,460.80
	<b>Paid</b>	<b>Remaining</b>

On each Monthly Payment Date, falling prior to the occurrence of an Enforcement Event, the Cash Manager will apply the Available Distribution Amount as of the Calculation Date immediately preceding such Payment Date in accordance with the following order of priority (the "Pre-Enforcement Priority of Payments"):

(a)	<i>First</i> , to pay the relevant tax authority any taxes that are due and payable by the Issuer;	(559,558.10)	8,063,902.70
(b)	<i>Second</i> , to pay;		
	<i>(i)</i> if such Monthly Payment Date occurs prior to a VAT Trigger Event, an amount up to the VAT Output Reimbursement to the Services; or	(341,248.94)	7,722,653.76
	<i>(ii)</i> if such Monthly Payment Date occurs following a VAT Trigger Event, the amount required to cause the balance standing to the credit of the VAT Ledger to equal to the VAT Aggregate Required Amount to the VAT Ledger;	-	7,722,653.76
(c)	<i>Third</i> , to pay or provide for payment of, on a <i>pro rata</i> and <i>pari passu</i> basis all amounts due and payable to the Trustee and Bondholders' Representative pursuant to the Transaction Documents;	(585.54)	7,722,068.22
(d)	<i>Fourth</i> , to pay, on a <i>pro rata</i> and <i>pari passu</i> basis, to each applicable party, the Senior Expenses;	(19,535.58)	7,702,532.63
(e)	<i>fifth</i> , if such Monthly Payment Date (i) is not an Interest Payment Date, to credit to the Note Interest Ledger, the amount required to cause the balance standing to the credit of the Note Interest Ledger to equal the Note Interest Required Amount; or (ii) is an Interest Payment Date, to pay <i>pro rata</i> and <i>pari passu</i> to the Noteholders, the amount equal to the Note Interest Amount;	(1,039,179.40)	6,663,353.23
(f)	<i>Sixth</i> , to credit to the Cash Reserve Account, the amount required to cause the balance standing to the credit of the Cash Reserve Account to equal the Cash Reserve Required Amount to the extent required pursuant to the terms of the Cash Management Agreement;	(2,362,700.34)	4,300,652.91
(g)	<i>seventh</i> , if such Monthly Payment Date occurs (i) during the Revolving Period, to credit to the Replenishment Ledger, the amount required to cause the balance standing to the credit of the Replenishment Ledger to equal to the Required Replenishment Amount, and (ii) following the Revolving Period, to pay <i>pro rata</i> and <i>pari passu</i> to the Noteholders the amount equal to the Note Principal Required Amount;	(3,916,727.49)	383,925.42
(h)	<i>eighth</i> , to pay, <i>pro rata</i> and <i>pari passu</i> , any party for any amounts due and payable thereto under any Transaction Document (other than pursuant to the Subordinated Loan Agreement) to the extent such amount is not satisfied by an item ranking higher in priority hereto;	-	383,925.42
(i)	<i>ninth</i> , if such Monthly Payment Date occurs during the Revolving Period, to pay to the Subordinated Loan Provider in respect of the Subordinated Loan, the Fixed Disbursement Amount and an amount up to the Permitted Disbursement Amount for such Monthly Payment Date; and	(280,939.18)	102,986.24
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	102,986.24



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
Previous period : 01/12/2023 to 31/12/2023

### Monthly Portfolio and Performance Report

#### Pool Information

Outstanding Lease Pool			
The portfolio	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance at beginning of period		168,739,654.65	168,741,548.86
<b>Outstanding balance at end of period before repurchases / replenishment</b>	-	<b>164,444,051.95</b>	<b>164,824,821.37</b>
(-) Repurchases	-	-	-
(+) Replenishments	-	4,297,496.91	3,923,606.72
<b>Outstanding balance at end of period after repurchases / replenishment</b>	168,764,309.96	168,741,548.86	168,748,428.09

Deposits			
Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		266,027.95	289,843.95
(-) Movements in period	-	(500.00)	1,080.00
<b>Outstanding balance of deposits at end of period before repurchases / replenishment</b>	-	<b>265,527.95</b>	<b>290,923.95</b>
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	24,316.00	21,450.00
<b>Outstanding balance of deposits at end of period after repurchases / replenishment</b>	252,685.85	289,843.95	312,373.95

Status of Assets			
Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	163,303,147.25	163,365,520.82
Delinquent contracts (> 30 days)	-	410,605.57	225,456.11
<b>Total contracts - amount</b>	-	<b>163,713,752.82</b>	<b>163,590,976.93</b>
Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	4,687	4,796
Delinquent contracts (> 30 days)	-	10	6
<b>Total contracts - number</b>	-	<b>4,697</b>	<b>4,802</b>

Defaulted assets			
	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	3,185.00	59,395.48
<b>Total Assets</b>	-	<b>3,185.00</b>	<b>59,395.48</b>

Cumulative		Amount	Percentage
		CHF	CHF
Defaulted Assets		97,175.21	0.05%
<b>Total Assets</b>		<b>97,175.21</b>	<b>0.05%</b>

Recoveries			
	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	-	14,550.00
<b>Total Assets</b>	-	-	-

Cumulative		Amount	Percentage
		CHF	CHF
Recoveries		14,550.00	14.97%
<b>Total Assets</b>		<b>14,550.00</b>	<b>14.97%</b>





Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
 Previous period : 01/12/2023 to 31/12/2023

Monthly Delinquencies Report

Pool Information

Delinquencies

From	Until	Amount (CHF)	% of Total	Number of Leases (#)	% of Total
Current performing balance of receivables		163,365,520.82	99.11%	4,769	99.31%
1 day	30 Days	1,233,844.44	0.75%	27	0.56%
31 days	60 Days	160,462.52	0.10%	3	0.06%
61 days	90 Days	64,993.59	0.04%	3	0.06%
<b>Total</b>		<b>164,824,821.37</b>	<b>100.00%</b>	<b>4,802</b>	<b>100.00%</b>

Monthly loss information

Collection Period	Aggregate Purchase (excl. Current replenishment) (CHF)	Defaults in Month (CHF)	Aggregate Lease Balance of all Defaulted Lease Assets (CHF)	Aggregate Recoveries of Defaulted Lease Assets	Gross Default % Cumulative	Recovery % Cumulative
Period 0	168,764,309.96	-	-	-	0.00%	0.00%
Period 1	172,138,228.16	-	-	-	0.00%	0.00%
Period 2	175,524,843.26	34,594.73	34,594.73	-	0.02%	0.00%
Period 3	179,215,421.94	3,185.00	37,779.73	-	0.02%	0.00%
Period 4	183,512,918.85	59,395.48	97,175.21	14,550.00	0.05%	14.97%
Period 5	-	-	-	-	0.00%	0.00%
Period 6	-	-	-	-	0.00%	0.00%
Period 7	-	-	-	-	0.00%	0.00%
Period 8	-	-	-	-	0.00%	0.00%
Period 9	-	-	-	-	0.00%	0.00%
Period 10	-	-	-	-	0.00%	0.00%
Period 11	-	-	-	-	0.00%	0.00%
Period 12	-	-	-	-	0.00%	0.00%



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
Previous period : 01/12/2023 to 31/12/2023

### Stratification tables

Customer Type						
Customer Type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Private	123,636,382.10	60,667,290.65	73.27%	75.67%	3,812	76.75%
Commercial	45,112,045.99	19,508,668.75	26.73%	24.33%	1,155	23.25%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>

  

Consumer Credit Act						
Consumer Credit Act	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
CCA	79,130,746.71	36,248,653.50	46.89%	45.21%	3,148	63.38%
Non-CCA	89,617,681.38	43,927,305.90	53.11%	54.79%	1,819	36.62%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>

  

New versus Used						
New vs. Used	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	91,851,712.79	46,248,899.25	54.43%	57.71%	2,193	44.15%
Used	76,896,715.30	33,907,060.15	45.57%	42.29%	2,774	55.85%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>

  

New versus Used (Private)						
New vs. Used (Private)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	62,975,786.01	33,919,995.15	37.32%	42.31%	1,506	30.32%
Used	60,660,596.09	26,747,295.50	35.95%	33.36%	2,306	46.43%
<b>Total</b>	<b>123,636,382.10</b>	<b>60,667,290.65</b>	<b>73.27%</b>	<b>75.67%</b>	<b>3,812.00</b>	<b>76.75%</b>

  

New versus Used (Commercial)						
New vs. Used (Commercial)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	28,875,926.78	12,348,904.10	17.11%	15.40%	687	13.83%
Used	16,236,119.21	7,159,764.65	9.62%	8.93%	468	9.42%
<b>Total</b>	<b>45,112,045.99</b>	<b>19,508,668.75</b>	<b>26.73%</b>	<b>24.33%</b>	<b>1,155</b>	<b>23.25%</b>

  

Vehicle type						
Vehicle type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Passenger car	150,308,446.31	73,709,695.80	89.07%	91.93%	4,217	84.90%
Light commercial vehicle	17,476,626.08	6,002,164.15	10.36%	7.49%	686	13.81%
Motorbike	963,355.70	464,099.45	0.57%	0.58%	64	1.29%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>

  

Loan size - Financed Amount						
Financed Amount Poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
>0 - 20,000	12,402,296.39	4,115,911.65	7.35%	5.13%	1,077	21.68%
>20,000 - 30,000	25,995,995.71	10,354,726.45	15.41%	12.92%	1,244	25.05%
>30,000 - 40,000	26,048,785.51	11,509,125.95	15.44%	14.35%	883	17.78%
>40,000 - 50,000	20,660,687.90	9,953,467.95	12.24%	12.41%	534	10.75%
>50,000 - 75,000	35,226,254.26	17,643,211.50	20.88%	22.01%	678	13.65%
>75,000 - 100,000	22,486,968.00	12,482,838.70	13.33%	15.57%	302	6.08%
>100,000 - 150,000	22,958,870.95	12,492,647.70	13.61%	15.58%	227	4.57%
>150,000	2,968,569.37	1,624,029.50	1.76%	2.03%	22	0.44%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
Previous period : 01/12/2023 to 31/12/2023

### Stratification tables

#### New versus Used

Loan size - New versus Used								
Financed Amount Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreements (New)	% of Nr Agreements (Used)
	CHF	CHF			#	#		
>0 - 20,000	2,232,249.86	10,170,046.53	2.43%	13.23%	168	909	7.66%	32.77%
>20,000 - 30,000	10,045,440.92	15,950,554.79	10.94%	20.74%	478	766	21.80%	27.61%
>30,000 - 40,000	12,475,013.76	13,573,771.75	13.58%	17.65%	426	457	19.43%	16.47%
>40,000 - 50,000	12,655,390.05	8,005,297.85	13.78%	10.41%	326	208	14.87%	7.50%
>50,000 - 75,000	23,336,069.55	11,890,184.71	25.41%	15.46%	447	231	20.38%	8.33%
>75,000 - 100,000	14,126,441.98	8,360,526.02	15.38%	10.87%	188	114	8.57%	4.11%
>100,000 - 150,000	14,154,195.23	8,804,675.72	15.41%	11.45%	139	88	6.34%	3.17%
>150,000	2,826,911.44	141,657.93	3.08%	0.18%	21	1	0.96%	0.04%
<b>Total</b>	<b>91,851,712.79</b>	<b>76,896,715.30</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,193</b>	<b>2,774</b>	<b>100.00%</b>	<b>100.00%</b>

Loan size - New versus Used - Residual Value						
Financed Amount Poolcut - Residual (New/Used)	Residual Value (New)	Residual Value (Used)	Residual Value as % (New)	Residual Value as % (Used)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 20,000	881,810.65	3,234,101.00	1.91%	9.54%	4,115,911.65	5.13%
>20,000 - 30,000	4,253,580.05	6,101,146.40	9.19%	17.99%	10,354,726.45	12.92%
>30,000 - 40,000	5,952,921.65	5,556,204.30	12.87%	16.39%	11,509,125.95	14.35%
>40,000 - 50,000	6,132,435.95	3,821,032.00	13.25%	11.27%	9,953,467.95	12.41%
>50,000 - 75,000	11,750,266.20	5,892,945.30	25.40%	17.38%	17,643,211.50	22.01%
>75,000 - 100,000	8,030,734.10	4,452,104.60	17.36%	13.13%	12,482,838.70	15.57%
>100,000 - 150,000	7,738,757.20	4,753,890.50	16.73%	14.02%	12,492,647.70	15.58%
>150,000	1,528,393.45	95,636.05	3.30%	0.28%	1,624,029.50	2.03%
<b>Total</b>	<b>46,268,899.25</b>	<b>33,907,060.15</b>	<b>100.00%</b>	<b>100.00%</b>	<b>80,175,959.40</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
Previous period : 01/12/2023 to 31/12/2023

### Stratification tables

#### Private versus Commercial

##### Loan size - Private versus Commercial

Financed Amount Poolcut - (Private vs. Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Private)	% of Balance (Commercial)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreements (Private)	% of Nr Agreements (Commercial)
	CHF	CHF			#	#		
>0 - 20,000	10,396,134.82	2,006,161.57	8.41%	4.45%	897	180	23.53%	15.58%
>20,000 - 30,000	20,902,320.71	5,093,675.00	16.91%	11.29%	994	250	26.08%	21.65%
>30,000 - 40,000	20,113,267.41	5,935,518.10	16.27%	13.16%	676	207	17.73%	17.92%
>40,000 - 50,000	15,737,104.77	4,923,583.13	12.73%	10.91%	403	131	10.57%	11.34%
>50,000 - 75,000	25,269,817.70	9,956,436.56	20.44%	22.07%	484	194	12.70%	16.80%
>75,000 - 100,000	15,672,119.77	6,814,848.23	12.68%	15.11%	209	93	5.48%	8.05%
>100,000 - 150,000	13,507,690.80	9,451,180.15	10.93%	20.95%	134	93	3.52%	8.05%
>150,000	2,037,926.12	930,643.25	1.65%	2.06%	15	7	0.39%	0.61%
<b>Total</b>	<b>123,636,382.10</b>	<b>45,112,045.99</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,812</b>	<b>1,155</b>	<b>100.00%</b>	<b>100.00%</b>

##### Loan size - Private/Commercial - Residual Value

Financed Amount Poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 20,000	3,563,544.20	552,367.45	5.87%	2.83%	4,115,911.65	5.13%
>20,000 - 30,000	8,799,489.40	1,555,237.05	14.50%	7.97%	10,354,726.45	12.92%
>30,000 - 40,000	9,441,491.30	2,067,634.65	15.56%	10.60%	11,509,125.95	14.35%
>40,000 - 50,000	8,039,954.65	1,913,513.30	13.25%	9.81%	9,953,467.95	12.41%
>50,000 - 75,000	13,275,196.50	4,368,015.00	21.88%	22.39%	17,643,211.50	22.01%
>75,000 - 100,000	8,933,734.05	3,549,104.65	14.73%	18.19%	12,482,838.70	15.57%
>100,000 - 150,000	7,494,304.80	4,998,342.90	12.35%	25.62%	12,492,647.70	15.58%
>150,000	1,119,575.75	504,453.75	1.85%	2.59%	1,624,029.50	2.03%
<b>Total</b>	<b>60,667,290.65</b>	<b>19,508,668.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>80,175,959.40</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
Previous period : 01/12/2023 to 31/12/2023

### Stratification tables

#### Actual Book Value - poolcut

Actual Book Value (total)						
Actual Book Value - Poolcut	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
>0 - 10,000	2,618,016.59	769,718.45	1.55%	0.96%	380	7.65%
>10,000 - 20,000	18,725,152.31	6,578,603.05	11.10%	8.21%	1,220	24.56%
>20,000 - 30,000	30,733,393.87	12,802,578.15	18.21%	15.97%	1,238	24.92%
>30,000 - 40,000	24,540,905.98	11,214,510.10	14.54%	13.99%	711	14.31%
>40,000 - 50,000	20,783,040.76	10,425,888.10	12.32%	13.00%	466	9.38%
>50,000 - 75,000	33,973,055.01	17,943,946.80	20.13%	22.38%	564	11.35%
>75,000 - 100,000	21,099,441.83	11,502,159.65	12.50%	14.35%	249	5.01%
>100,000 - 150,000	16,275,421.74	8,938,555.10	9.64%	11.15%	139	2.80%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>

Actual Book Value - New vs. Used								
Actual Book Value - Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreement (New)	% of Nr Agreement (Used)
	CHF	CHF			#	#		
>0 - 10,000	170,041.43	2,447,975.16	0.19%	3.18%	30	350	1.37%	12.62%
>10,000 - 20,000	5,475,381.54	13,249,770.77	5.96%	17.23%	339	881	15.46%	31.76%
>20,000 - 30,000	13,211,826.28	17,521,567.59	14.38%	22.79%	530	708	24.17%	25.52%
>30,000 - 40,000	13,223,630.29	11,317,275.69	14.40%	14.72%	381	330	17.37%	11.90%
>40,000 - 50,000	12,975,221.52	7,807,819.24	14.13%	10.15%	290	176	13.22%	6.34%
>50,000 - 75,000	22,405,835.60	11,567,219.41	24.39%	15.04%	374	190	17.05%	6.85%
>75,000 - 100,000	13,054,298.21	8,045,143.62	14.21%	10.46%	154	95	7.02%	3.42%
>100,000 - 150,000	11,335,477.92	4,939,943.82	12.34%	6.42%	95	44	4.33%	1.59%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>Total</b>	<b>91,851,712.79</b>	<b>76,896,715.30</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,193</b>	<b>2,774</b>	<b>100.00%</b>	<b>100.00%</b>

Actual Book Value - New versus Used - Residual Value						
Actual Book Value - Poolcut - Residual (New/Used)	Residual Value (New)	Residual Value (Used)	Residual Value as % (New)	Residual Value as % (Used)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 10,000	73,337.30	696,381.15	0.16%	2.05%	769,718.45	0.96%
>10,000 - 20,000	2,077,955.95	4,500,647.10	4.49%	13.27%	6,578,603.05	8.21%
>20,000 - 30,000	5,831,373.75	6,971,204.40	12.60%	20.56%	12,802,578.15	15.97%
>30,000 - 40,000	6,263,701.75	4,950,808.35	13.54%	14.60%	11,214,510.10	13.99%
>40,000 - 50,000	6,661,141.80	3,764,746.30	14.40%	11.10%	10,425,888.10	13.00%
>50,000 - 75,000	11,918,496.35	6,025,450.45	25.76%	17.77%	17,943,946.80	22.38%
>75,000 - 100,000	7,232,988.35	4,269,171.30	15.63%	12.59%	11,502,159.65	14.35%
>100,000 - 150,000	6,209,904.00	2,728,651.10	13.42%	8.05%	8,938,555.10	11.15%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>46,268,899.25</b>	<b>33,907,060.15</b>	<b>100.00%</b>	<b>100.00%</b>	<b>80,175,959.40</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
Previous period : 01/12/2023 to 31/12/2023

### Stratification tables

#### Actual Book Value - poolcut (continued)

Actual Book Value - Private versus Commercial								
Actual Book Value - Poolcut (Private vs. Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Private)	% of Balance (Commercial)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreements (Private)	% of Nr Agreements (Commercial)
	CHF	CHF			#	#		
>0 - 10,000	2,156,030.24	461,986.35	1.74%	1.02%	308	72	8.08%	6.23%
>10,000 - 20,000	15,130,144.47	3,595,007.84	12.24%	7.97%	988	232	25.92%	20.09%
>20,000 - 30,000	24,260,605.38	6,472,788.49	19.62%	14.35%	977	261	25.63%	22.60%
>30,000 - 40,000	18,831,859.04	5,709,046.94	15.23%	12.66%	545	166	14.30%	14.37%
>40,000 - 50,000	15,287,427.12	5,495,613.64	12.36%	12.18%	343	123	9.00%	10.65%
>50,000 - 75,000	24,160,747.54	9,812,307.47	19.54%	21.75%	402	162	10.55%	14.03%
>75,000 - 100,000	13,618,686.10	7,480,755.73	11.02%	16.58%	162	87	4.25%	7.53%
>100,000 - 150,000	10,190,882.21	6,084,539.53	8.24%	13.49%	87	52	2.28%	4.50%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>Total</b>	<b>123,636,382.10</b>	<b>45,112,045.99</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,812</b>	<b>1,155</b>	<b>100.00%</b>	<b>100.00%</b>

Actual Book Value - poolcut - Private/Commercial - Residual Value							
Actual Book Value - poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)	
	CHF	CHF			CHF		
>0 - 10,000	604,199.90	165,518.55	1.00%	0.85%	769,718.45	0.96%	
>10,000 - 20,000	5,606,560.05	972,043.00	9.24%	4.98%	6,578,603.05	8.21%	
>20,000 - 30,000	10,725,108.95	2,077,469.20	17.68%	10.65%	12,802,578.15	15.97%	
>30,000 - 40,000	9,143,106.50	2,071,403.60	15.07%	10.62%	11,214,510.10	13.99%	
>40,000 - 50,000	7,984,669.00	2,441,219.10	13.16%	12.51%	10,425,888.10	13.00%	
>50,000 - 75,000	13,235,722.00	4,708,224.80	21.82%	24.13%	17,943,946.80	22.38%	
>75,000 - 100,000	7,663,283.50	3,838,876.15	12.63%	19.68%	11,502,159.65	14.35%	
>100,000 - 150,000	5,704,640.75	3,233,914.35	9.40%	16.58%	8,938,555.10	11.15%	
>150,000	-	-	0.00%	0.00%	-	0.00%	
<b>Total</b>	<b>60,667,290.65</b>	<b>19,508,668.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>80,175,959.40</b>	<b>100.00%</b>	



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
Previous period : 01/12/2023 to 31/12/2023

### Stratification tables

#### Residual Value - Poolcut

Residual Value - Poolcut (Total)						
Residual Value - poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			CHF	
>0 - 1,000	8,216,125.28	320,428.70	4.87%	0.40%	485	9.76%
>1,000 - 5,000	13,228,832.71	2,912,454.55	7.84%	3.63%	851	17.13%
>5,000 - 10,000	19,790,166.91	7,168,409.90	11.73%	8.94%	929	18.70%
>10,000 - 20,000	38,352,541.61	18,720,753.35	22.73%	23.35%	1,278	25.73%
>20,000 - 30,000	30,375,421.18	16,525,639.30	18.00%	20.61%	674	13.57%
>30,000 - 40,000	21,086,408.65	11,716,168.40	12.50%	14.61%	337	6.78%
>40,000 - 50,000	13,467,702.73	7,651,608.65	7.98%	9.54%	172	3.46%
>50,000	24,231,229.02	15,160,496.55	14.36%	18.91%	241	4.85%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>

Residual Value - Poolcut (New versus Used)								
Residual Value - Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreement (New)	% of Nr Agreement (Used)
	CHF	CHF			#	#		
>0 - 1,000	4,285,120.89	3,931,004.39	4.67%	5.11%	171	314	7.80%	11.32%
>1,000 - 5,000	3,778,350.40	9,450,482.31	4.11%	12.29%	183	668	8.34%	24.08%
>5,000 - 10,000	6,189,374.52	13,600,792.39	6.74%	17.69%	273	656	12.45%	23.65%
>10,000 - 20,000	19,051,216.03	19,301,325.58	20.74%	25.10%	630	648	28.73%	23.36%
>20,000 - 30,000	19,893,942.20	10,481,478.98	21.66%	13.63%	442	232	20.16%	8.36%
>30,000 - 40,000	12,815,128.82	8,271,279.83	13.95%	10.76%	212	125	9.67%	4.51%
>40,000 - 50,000	8,742,101.50	4,725,601.23	9.52%	6.15%	113	59	5.15%	2.13%
>50,000	17,096,478.43	7,134,750.59	18.61%	9.28%	169	72	7.71%	2.60%
<b>Total</b>	<b>91,851,712.79</b>	<b>76,896,715.30</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,193</b>	<b>2,774</b>	<b>100.00%</b>	<b>100.00%</b>

Residual Value - New versus Used - Residual Value						
Financed Amount Poolcut - Residual (New/Used)	Residual Value (New)	Residual Value (Used)	Residual Value as % (New)	Residual Value as % (Used)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 1,000	122,732.80	197,695.90	0.27%	0.58%	320,428.70	0.40%
>1,000 - 5,000	678,457.85	2,233,996.70	1.47%	6.59%	2,912,454.55	3.63%
>5,000 - 10,000	2,162,164.60	5,006,245.30	4.67%	14.76%	7,168,409.90	8.94%
>10,000 - 20,000	9,384,027.90	9,336,725.45	20.28%	27.54%	18,720,753.35	23.35%
>20,000 - 30,000	10,864,998.75	5,660,640.55	23.48%	16.69%	16,525,639.30	20.61%
>30,000 - 40,000	7,377,095.45	4,339,072.95	15.94%	12.80%	11,716,168.40	14.61%
>40,000 - 50,000	5,003,049.80	2,648,558.85	10.81%	7.81%	7,651,608.65	9.54%
>50,000	10,676,372.10	4,484,124.45	23.07%	13.22%	15,160,496.55	18.91%
<b>Total</b>	<b>46,268,899.25</b>	<b>33,907,060.15</b>	<b>100.00%</b>	<b>100.00%</b>	<b>80,175,959.40</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
Previous period : 01/12/2023 to 31/12/2023

### Stratification tables

#### Residual Value - Poolcut (continued)

Residual Value - Poolcut (Private versus Commercial)								
Residual Value - Poolcut (Private/Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Priv.)	% of Balance (Comm.)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreement (Private)	% of Nr Agreement (Comm.)
	CHF	CHF			#	#		
>0 - 1,000	4,398,810.03	3,817,315.25	3.56%	8.46%	315	170	8.26%	14.72%
>1,000 - 5,000	9,341,622.50	3,887,210.21	7.56%	8.62%	635	216	16.66%	18.70%
>5,000 - 10,000	15,412,849.61	4,377,317.30	12.47%	9.70%	747	182	19.60%	15.76%
>10,000 - 20,000	30,206,978.23	8,145,563.38	24.43%	18.06%	1,043	235	27.36%	20.35%
>20,000 - 30,000	23,906,736.59	6,468,684.59	19.34%	14.34%	543	131	14.24%	11.34%
>30,000 - 40,000	14,937,141.33	6,149,267.32	12.08%	13.63%	245	92	6.43%	7.97%
>40,000 - 50,000	9,134,219.53	4,333,483.20	7.39%	9.61%	121	51	3.17%	4.42%
>50,000	16,298,024.28	7,933,204.74	13.18%	17.59%	163	78	4.28%	6.75%
<b>Total</b>	<b>123,636,382.10</b>	<b>45,112,045.99</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,812</b>	<b>1,155</b>	<b>100.00%</b>	<b>100.00%</b>

Residual Value - Residual Value (Private versus Commercial)							
Residual Value - Poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)	
	CHF	CHF			CHF		
>0 - 1,000	199,219.25	121,209.45	0.33%	0.62%	320,428.70	0.40%	
>1,000 - 5,000	2,176,820.50	735,634.05	3.59%	3.77%	2,912,454.55	3.63%	
>5,000 - 10,000	5,737,857.80	1,430,552.10	9.46%	7.33%	7,168,409.90	8.94%	
>10,000 - 20,000	15,161,536.70	3,559,216.65	24.99%	18.24%	18,720,753.35	23.35%	
>20,000 - 30,000	13,258,405.95	3,267,233.35	21.85%	16.75%	16,525,639.30	20.61%	
>30,000 - 40,000	8,515,184.60	3,200,983.80	14.04%	16.41%	11,716,168.40	14.61%	
>40,000 - 50,000	5,360,709.80	2,290,898.85	8.84%	11.74%	7,651,608.65	9.54%	
>50,000	10,257,556.05	4,902,940.50	16.91%	25.13%	15,160,496.55	18.91%	
<b>Total</b>	<b>60,667,290.65</b>	<b>19,508,668.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>80,175,959.40</b>	<b>100.00%</b>	





Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
 Previous period : 01/12/2023 to 31/12/2023

Stratification tables

Other stratification tables - Actual

Original term (in months) - Actual						
Original terms - actual	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
6 - 12 months	266,581.93	209,582.30	0.16%	0.26%	21	0.42%
13 - 24 months	3,396,285.26	1,614,271.40	2.01%	2.01%	233	4.69%
25 - 36 months	21,006,001.35	11,643,405.05	12.45%	14.52%	662	13.33%
37 - 48 months	78,407,878.88	37,788,170.50	46.46%	47.13%	2,300	46.31%
49 - 60 months	65,671,680.67	28,920,530.15	38.92%	36.07%	1,751	35.25%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>

Seasoning (in months) - Actual						
Seasoning - Actual	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
0 - 6	6,200,539.68	1,640,287.10	3.67%	2.05%	211	4.25%
7 - 12	98,950,778.76	45,403,863.70	58.64%	56.63%	2,945	59.29%
13 - 18	49,090,766.06	25,548,672.75	29.09%	31.87%	1,277	25.71%
19 - 24	13,934,385.20	7,242,437.15	8.26%	9.03%	500.00	10.07%
25 - 36	571,958.39	340,698.70	0.34%	0.42%	34.00	0.68%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
 Previous period : 01/12/2023 to 31/12/2023

Stratification tables

Contract end year - Actual						
End year	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
2023	7,492.46	6,935.95	0.00%	0.01%	1	0.02%
2024	1,152,680.68	746,327.45	0.68%	0.93%	93	1.87%
2025	13,873,310.06	7,987,914.35	8.22%	9.96%	493	9.93%
2026	47,939,504.95	24,959,145.90	28.41%	31.13%	1,416	28.51%
2027	76,178,793.97	34,817,767.75	45.14%	43.43%	2,155	43.39%
2028	29,596,645.97	11,657,868.00	17.54%	14.54%	809	16.29%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>

Lease Agreement interest rate - Actual						
Interest	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
0.00% - 1.00%	-	-	0.00%	0.00%	-	0.00%
1.01% - 2.00%	12,531,342.59	7,576,589.95	7.43%	9.45%	286	5.76%
2.01% - 3.00%	29,251,264.08	13,921,742.55	17.33%	17.36%	883	17.78%
3.01% - 4.00%	27,855,428.63	14,801,211.00	16.51%	18.46%	586	11.80%
4.01% - 5.00%	23,238,005.69	11,991,582.45	13.77%	14.96%	428	8.62%
5.01% - 6.00%	49,493,137.20	22,211,515.35	29.33%	27.70%	1,656	33.34%
> 6.00%	26,379,249.90	9,673,318.10	15.63%	12.07%	1,128	22.71%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024  
 Previous period : 01/12/2023 to 31/12/2023

Stratification tables

Other stratification tables (continued)

Vehicle make						
Make	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
PORSCHE	58,343,575.01	31,494,044.80	34.57%	39.28%	828	16.67%
FORD	28,995,207.50	11,788,489.75	17.18%	14.70%	1,245	25.07%
VOLVO	28,357,364.67	14,024,008.85	16.80%	17.49%	738	14.86%
MERCEDES-BENZ	9,185,894.51	3,743,849.80	5.44%	4.67%	310	6.24%
MAZDA	8,360,609.07	4,294,669.80	4.95%	5.36%	365	7.35%
AUDI	7,748,521.20	3,499,769.00	4.59%	4.37%	259	5.21%
VW	5,790,454.52	2,355,196.25	3.43%	2.94%	261	5.25%
BMW	5,500,678.83	2,454,423.05	3.26%	3.06%	194	3.91%
SKODA	2,332,309.65	1,117,571.80	1.38%	1.39%	103	2.07%
LAND ROVER	1,218,577.10	454,004.80	0.72%	0.57%	36	0.72%
ALFA ROMEO	1,046,934.69	484,518.90	0.62%	0.60%	33	0.66%
SEAT	1,016,096.90	407,541.60	0.60%	0.51%	54	1.09%
CUPRA	1,003,863.68	440,557.10	0.59%	0.55%	36	0.72%
FIAT	995,859.61	381,488.25	0.59%	0.48%	61	1.23%
HYUNDAI	925,886.16	345,682.70	0.55%	0.43%	40	0.81%
RENAULT	856,917.35	257,842.00	0.51%	0.32%	45	0.91%
JEEP	825,119.52	324,294.40	0.49%	0.40%	41	0.83%
HARLEY-DAVIDSON	825,075.93	406,592.50	0.49%	0.51%	54	1.09%
PEUGEOT	746,948.02	244,902.50	0.44%	0.31%	39	0.79%
OPEL	413,682.20	122,615.60	0.25%	0.15%	25	0.50%
Other	4,258,851.97	1,533,895.95	2.52%	1.91%	200	4.03%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>



**Auto lease-now 2023-2 AG**

Current period : 01/01/2024 to 31/01/2024  
 Previous period : 01/12/2023 to 31/12/2023

**Stratification tables**

**Other stratification tables (continued)**

Geographic region distribution - Actual						
Region	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
ZH	27,103,505.50	13,482,608.65	16.06%	16.82%	716	14.42%
VD	20,473,051.94	9,286,477.15	12.13%	11.58%	616	12.40%
BE	14,184,885.88	6,549,520.60	8.41%	8.17%	475	9.56%
AG	13,521,248.66	6,162,409.80	8.01%	7.69%	453	9.12%
TI	12,369,467.09	6,379,695.65	7.33%	7.96%	339	6.83%
GE	9,428,873.14	4,568,199.80	5.59%	5.70%	227	4.57%
VS	9,076,579.37	3,950,375.50	5.38%	4.93%	306	6.16%
FR	7,529,539.52	3,464,517.45	4.46%	4.32%	250	5.03%
SG	7,087,904.82	3,216,772.45	4.20%	4.01%	222	4.47%
LU	6,420,829.33	3,087,926.95	3.80%	3.85%	201	4.05%
TG	6,342,685.36	3,068,404.95	3.76%	3.83%	201	4.05%
ZG	5,890,955.70	3,123,793.75	3.49%	3.90%	110	2.21%
SO	5,605,676.46	2,593,682.50	3.32%	3.23%	189	3.81%
BL	5,230,692.54	2,476,929.60	3.10%	3.09%	156	3.14%
SZ	4,289,907.38	2,031,022.90	2.54%	2.53%	94	1.89%
NE	3,716,900.40	1,726,181.75	2.20%	2.15%	111	2.23%
GR	2,166,228.78	1,026,630.70	1.28%	1.28%	55	1.11%
BS	1,863,890.18	998,474.05	1.10%	1.25%	47	0.95%
JU	1,554,243.53	620,628.40	0.92%	0.77%	67	1.35%
SH	1,402,653.37	638,705.20	0.83%	0.80%	35	0.70%
OW	802,252.97	382,503.60	0.48%	0.48%	18	0.36%
NW	770,466.93	375,260.00	0.46%	0.47%	19	0.38%
GL	752,611.40	371,751.85	0.45%	0.46%	24	0.48%
AR	439,622.37	223,964.75	0.26%	0.28%	19	0.38%
UR	402,011.40	178,387.30	0.24%	0.22%	11	0.22%
AI	321,744.07	191,134.10	0.19%	0.24%	6	0.12%
<b>Total</b>	<b>168,748,428.09</b>	<b>80,175,959.40</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,967</b>	<b>100.00%</b>



**Auto lease-now 2023-2 AG**

Current period : 01/01/2024 to 31/01/2024  
 Previous period : 01/12/2023 to 31/12/2023

**Stratification tables**

**Other stratification tables (continued)**

<b>Top 20 Clients</b>						
<b>Clients</b>	<b>Aggregate Outstanding Balance</b>	<b>Residual Value</b>	<b>% of Balance</b>	<b>% of Residual Value</b>	<b>Number of Lease Agreements</b>	<b>% of Lease Agreements</b>
	CHF	CHF			#	
Customer 1	237,312.93	146,703.80	0.14%	0.18%	2	0.04%
Customer 2	212,058.06	118,848.65	0.13%	0.15%	2	0.04%
Customer 3	199,557.11	87,216.40	0.12%	0.11%	5	0.10%
Customer 4	194,657.64	103,992.55	0.12%	0.13%	2	0.04%
Customer 5	165,532.06	101,207.05	0.10%	0.13%	2	0.04%
Customer 6	144,517.65	60,352.85	0.09%	0.08%	1	0.02%
Customer 7	142,595.98	91,863.95	0.08%	0.11%	1	0.02%
Customer 8	141,657.93	95,636.05	0.08%	0.12%	1	0.02%
Customer 9	141,531.34	88,152.25	0.08%	0.11%	1	0.02%
Customer 10	141,129.55	90,065.00	0.08%	0.11%	1	0.02%
Customer 11	141,002.65	51,067.80	0.08%	0.06%	1	0.02%
Customer 12	140,614.11	74,753.95	0.08%	0.09%	2	0.04%
Customer 13	140,004.27	93,216.15	0.08%	0.12%	1	0.02%
Customer 14	139,709.31	66,172.70	0.08%	0.08%	1	0.02%
Customer 15	136,214.08	61,559.90	0.08%	0.08%	1	0.02%
Customer 16	136,195.13	83,565.45	0.08%	0.10%	1	0.02%
Customer 17	135,841.55	78,922.95	0.08%	0.10%	1	0.02%
Customer 18	135,204.84	66,422.50	0.08%	0.08%	2	0.04%
Customer 19	134,134.10	81,337.05	0.08%	0.10%	1	0.02%
Customer 20	133,924.23	72,785.50	0.08%	0.09%	1	0.02%
<b>Total</b>	<b>3,093,394.52</b>	<b>1,713,842.50</b>	<b>1.83%</b>	<b>2.14%</b>	<b>30</b>	<b>0.60%</b>

<b>Top 20 Dealers</b>						
<b>Dealers</b>	<b>Aggregate Outstanding Balance</b>	<b>Residual Value</b>	<b>% of Balance</b>	<b>% of Residual Value</b>	<b>Number of Lease Agreements</b>	<b>% of Lease Agreements</b>
	CHF	CHF			#	
Dealer 1	7,551,666.60	4,096,917.60	4.48%	5.11%	102	2.05%
Dealer 2	7,519,854.26	4,035,622.55	4.46%	5.03%	106	2.13%
Dealer 3	4,771,135.73	2,853,678.85	2.83%	3.56%	59	1.19%
Dealer 4	5,205,535.15	2,810,734.15	3.08%	3.51%	74	1.49%
Dealer 5	4,813,540.86	2,703,179.70	2.85%	3.37%	70	1.41%
Dealer 6	4,971,019.27	2,311,896.00	2.95%	2.88%	64	1.29%
Dealer 7	4,006,204.32	2,263,824.60	2.37%	2.82%	61	1.23%
Dealer 8	2,978,369.84	1,545,609.70	1.76%	1.93%	42	0.85%
Dealer 9	2,848,228.55	1,506,862.75	1.69%	1.88%	43	0.87%
Dealer 10	2,553,698.55	1,360,325.15	1.51%	1.70%	40	0.81%
Dealer 11	1,957,014.83	1,123,714.35	1.16%	1.40%	23	0.46%
Dealer 12	1,821,970.08	1,092,418.90	1.08%	1.36%	27	0.54%
Dealer 13	1,708,834.57	1,017,515.35	1.01%	1.27%	26	0.52%
Dealer 14	1,758,779.28	861,872.30	1.04%	1.07%	23	0.46%
Dealer 15	3,111,776.96	787,105.65	1.84%	0.98%	124	2.50%
Dealer 16	1,253,406.78	625,650.90	0.74%	0.78%	37	0.74%
Dealer 17	1,020,852.08	575,649.25	0.60%	0.72%	21	0.42%
Dealer 18	1,142,962.20	573,696.55	0.68%	0.72%	33	0.66%
Dealer 19	1,068,353.51	569,220.95	0.63%	0.71%	35	0.70%
Dealer 20	1,091,285.26	547,040.80	0.65%	0.68%	18	0.36%
<b>Total</b>	<b>63,154,488.68</b>	<b>33,262,536.05</b>	<b>37.43%</b>	<b>41.49%</b>	<b>1,028</b>	<b>20.70%</b>



## Auto lease-now 2023-2 AG

Current period : 01/01/2024 to 31/01/2024

Previous period : 01/12/2023 to 31/12/2023

### Contact information

<b>Account bank</b>	<i>Credit Suisse (Schweiz) AG Paradeplatz 8 8001 Zurich Switzerland</i>	<b>Arranger</b>	<i>Credit Suisse AG Paradeplatz 8 8001 Zurich Switzerland</i>
<b>Servicer</b>	<i>BANK-now AG Neugasse 18 8810 Horgen Switzerland <a href="mailto:fa-funding@bank-now.ch">fa-funding@bank-now.ch</a></i>	<b>Corporate Servicer</b>	<i>Amicorp Switzerland AG Mühlebachstrasse 54 8008 Zurich Switzerland <a href="mailto:voilet@amicorp.com">voilet@amicorp.com</a></i>
<b>Issuer</b>	<i>BANK-now AG Neugasse 18 8810 Horgen Switzerland <a href="mailto:fa-funding@bank-now.ch">fa-funding@bank-now.ch</a></i>	<b>Cash manager</b>	<i>Amicorp Switzerland AG Mühlebachstrasse 54 8008 Zurich Switzerland <a href="mailto:voilet@amicorp.com">voilet@amicorp.com</a></i>
<b>Legal Advisor</b>	<i>NKF Bahnhofstrasse 53 8001 Zurich Switzerland</i>	<b>Servicing Facilitator</b>	<i>Amicorp Switzerland AG Mühlebachstrasse 54 8008 Zurich Switzerland <a href="mailto:voilet@amicorp.com">voilet@amicorp.com</a></i>
<b>Note Trustee</b>	<i>ProServices Trustees (Switzerland) AG Mühlebachstrasse 54 8008 Zurich Switzerland</i>	<b>Corporate Sub Servicer</b>	<i>BANK-now AG Neugasse 18 8810 Horgen Switzerland <a href="mailto:fa-funding@bank-now.ch">fa-funding@bank-now.ch</a></i>
<b>Seller</b>	<i>BANK-now AG Neugasse 18 8810 Horgen Switzerland <a href="mailto:fa-funding@bank-now.ch">fa-funding@bank-now.ch</a></i>	<b>Principal Paying Agent</b>	<i>Credit Suisse AG Paradeplatz 8 8001 Zurich Switzerland</i>
<b>Bondholder's rep</b>	<i>ProServices Trustees (Switzerland) AG Mühlebachstrasse 54 8008 Zurich Switzerland</i>		